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THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1.   A method of programming a computing device, comprising the steps of providing a complete program for operating the device to perform a function, initialising

5   the complete program to produce a functional program which is in a form ready to operate the device to perform the function, and loading the device with the functional program.

2.   A method in accordance with claim 1 comprising

10   the further step of dispensing with any part of the complete program no longer necessary for operation post-initialisation.

3.   A method in accordance with claim 1 or claim 2, wherein the step of initialisation of the complete program

15   is performed in a separate computing device.

4.   A method in accordance with any one of claims 1 to 3, wherein the computing device is a PC-sized computing device, or smaller.

5.   A method in accordance with claim 4, wherein the

20   computing device is a EFT terminal.

6.   A method in accordance with claim 4, wherein the computing device is a mobile telephone.

7.   A method in accordance with claim 4, wherein the computing device is a remote control.

25   8.   A programming apparatus for programming a computing device, the programming apparatus including initialisation means for initialising a complete program to produce a functional program for operating the computing device to perform a function, the functional program being

30   in a form ready to operate the device, and means for loading the computing device with the functional program.

9.   A programming apparatus in accordance with claim 8 wherein the apparatus is arranged to load only the functional program in the computing device and not load any

35   part of the complete program which may have been necessary for initialisation but is not necessary for operation of

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the functional program.

   10.   A programming apparatus in accordance with claim
8 or claim 9, wherein the apparatus is a general purpose
computer.

5   11.   A computing device including a functional program
arranged to operate the computing device to perform a
function, the functional program being of a
post-initialised form, having been initialised before
loading into the computing device.

10   12.   A computing device in accordance with claim 11,
wherein the computing device is a smaller computing device.

        13.   A computing device in accordance with claim 12,
wherein the computing device is an EFT terminal.

        14.   A computing device in accordance with claim 12,
15 wherein the computing device is a mobile telephone.

        15.   A computing device in accordance with claim 12,
wherein the computing device is a remote control.

        16.   A computing device in accordance with any of
claims 11 to 15, wherein the computing device is a
20 pre-existing device which has been re-programmed with the
functional program.